

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Jose J. Sanchez  
 Debtor

Case No. 17-16150-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db +Jose J. Sanchez, 2733 N. 4th Street, Philadelphia, PA 19133-3105  
 13981380 +Acs Inc, Attn: Bankruptcy, Po Box 56317, Philadelphia, PA 19130-6317  
 13981387 City of Philadelphia, Code Violation Enforcement Division, P.O. Box 56318, Philadelphia, PA 19130-6318  
 13981389 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624  
 13981394 +Jorge Santiago, Jr., 107 Thompson Street, Philadelphia, PA 19122-4621  
 13981397 +Philadelphia Gas Works, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898  
 13981398 +Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250  
 13981401 +Wachovia Mortgage/World Savings and Loan, Attn: Bankruptcy Dept.(T7419-015), Po Box 659558, San Antonio, TX 78265-9558

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ray@colemanekempinski.com Oct 06 2017 01:56:27 RAYMOND M. KEMPINSKI, Law Office of Raymond Kempinski, 1700 Market Street, Suite 1005, Philadelphia, PA 19103

tr +E-mail/Text: bncnotice@phi3trustee.com Oct 06 2017 01:58:41 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704

smg E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:57:56 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2017 01:56:59 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 06 2017 01:57:43 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 06 2017 01:57:25 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13981381 EDI: BANKAMER.COM Oct 06 2017 01:38:00 Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410

13981386 EDI: CITICORP.COM Oct 06 2017 01:38:00 Citibank Usa, Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195

13981382 +E-mail/Text: bankruptcy@cavps.com Oct 06 2017 01:57:38 Calvary Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340

13981383 +EDI: CAPITALONE.COM Oct 06 2017 01:38:00 Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285

13981384 +EDI: CHASE.COM Oct 06 2017 01:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

13981385 +EDI: CHASE.COM Oct 06 2017 01:43:00 Chase Mht Bk, Attn: Bankruptcy, Po Box 15145, Wilmington, DE 19850-5145

13981388 E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:57:56 City of Philadelphia, Department of Revenue, 1401 JFK Boulevard, Room 580, Philadelphia, PA 19102-1697

13981390 +EDI: RMSC.COM Oct 06 2017 01:38:00 Gecrb/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

13981392 +EDI: RMSC.COM Oct 06 2017 01:38:00 Gemb/walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

13981393 +EDI: HFC.COM Oct 06 2017 01:38:00 Hsbc Bank, Po Box 30253, Salt Lake City, UT 84130-0253

13981395 +EDI: MID8.COM Oct 06 2017 01:43:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

13981398 +E-mail/Text: jennifer.chacon@spservicing.com Oct 06 2017 01:59:04 Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13981391\* +Gecrb/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104

13981396\* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255

13981399\* +Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

13981400\* +Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: dlv  
Form ID: 309I

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Oct 05, 2017

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
JILL MANUEL-COUGHLIN on behalf of Creditor WILMINGTON SAVINGS FUND ET AL jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
RAYMOND M. KEMPINSKI on behalf of Debtor Jose J. Sanchez ray@colemankempinski.com,  
ray@colemankempinski.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 6

<b>Information to identify the case:</b>			
Debtor 1	<b>Jose J. Sanchez</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>17-16150-amc</b>		
	Social Security number or ITIN	<b>xxx-xx-8602</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 9/11/17</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jose J. Sanchez	
<b>2. All other names used in the last 8 years</b>	aka Jose Juan Sanchez	
<b>3. Address</b>	2733 N. 4th Street Philadelphia, PA 19133	
<b>4. Debtor's attorney</b> Name and address	RAYMOND M. KEMPINSKI Law Office of Raymond Kempinski 1700 Market Street Suite 1005 Philadelphia, PA 19103	Contact phone 215-380-5636 Email: <a href="mailto:ray@colemankempinski.com">ray@colemankempinski.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office</u> -- <u>8:30 A.M. to 5:00 P.M Reading Office</u> -- <u>8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/5/17

**For more information, see page 2**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Location:**  
Suite 18-341, 1234 Market Street, Philadelphia,  
PA 19107

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Filing deadline: 12/31/17**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 1/30/18**

**Filing deadline: 3/10/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of 786.00 per month for 60 months. The hearing on confirmation will be held on: **11/28/17 at 10:00 AM. Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.